

## **TANF SERVICES FUNDED IN WISCONSIN**

### **JOB ACCESS LOANS**

#### Program Description:

Job Access Loans (JALs) are short-term, no interest loans designed to meet expenses related to obtaining or maintaining employment. The loan recipient must develop a repayment plan approved by the W-2 agency. The W-2 agency can approve a JAL from \$25 to \$1600. Some examples of appropriate use of JALs include: loans for repair or purchase of a vehicle; fees for obtaining a drivers license; clothing/uniforms for work; rent or security deposits, to prevent eviction and enable the individual to obtain or maintain employment; and Self-employment/entrepreneurial activities. Community service can satisfy a JAL debt.

#### Client Group Served:

JALs are designed for an individual needing assistance because of a discrete financial crisis that cannot be resolved with personal resources and other funding sources are not available. This crisis, if unresolved, could develop into a long-term problem in which the individual may become dependent upon a W-2 employment position. The individual must meet financial and non-financial eligibility conditions under the W-2 program.

#### Critical Indicators:

A total of approximately \$2.9 million has been loaned since September 1997 of which about \$1 million has been repaid.

**TOTAL TANF FUNDING: \$600,000**